

A SERMON ON MONEY.

Dr. Talmage Arraigns Those Who Live Beyond Their Means.

Causes of Great Financial Disturbances Show—Extravagance the Cause of Most Defalcations—Meeting One's Obligations.

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In this discourse Dr. Talmage shows the causes of the great financial disturbances which take place every few years and arraigns the people who live beyond their means; text, Jeremiah 17:11: "As the partridge sitteth on eggs and hatcheth them not, so he that getteth riches, and not by right, shall leave them in the midst of his days and at his end shall be a fool."

Allusion is here made to a well-known fact in natural history. If a partridge or a quail or a robin brood the eggs of another species, the young will not stay with the one that happened to brood them, but at the first opportunity will assort with their own species. Those of us who have been brought up in the country have seen the dismay of the farmyard hen, having brooded aquatic fowls, when after awhile they tumble into their natural element, the water. So my text suggests that a man may gather under his wings the property of others, but it will after awhile escape. It will leave the man in a sorry predicament and make him feel very silly.

What has caused all the black days of financial disasters for the last 60 years? Some say it is the credit system. Something back of that. Some say it is the spirit of gambling ever and anon becoming epidemic. Something back of that. Some say it is the sudden shrinkage in the value of securities, which even the most honest and intelligent men could not have foreseen. Something back of that. I will give you the primal cause of all these disturbances. It is the extravagance of modern society which impels a man to spend more money than he can honestly make, and he goes into wild speculation in order to get the means for his inordinate display, and sometimes the means to blame and sometimes his wife and oftener both. Five thousand dollars' income, \$10,000, \$20,000 income, is not enough for a man to keep up the style of living he proposes, and therefore he steers his bark toward the maelstrom. Other men have suddenly snatched up \$50,000 or \$100,000. Why not he? The present income of the man not being large enough, he must move heaven and earth and hell to catch up with his neighbors. Others have a country seat; so must he. Others have a palatial residence; so must he.

Extravagance is the cause of all the defalcations of the last 60 years, and if you will go through the history of all the great panics and the great financial disturbances, no sooner have you found the story than right back of it you will find the story of how many horses the man had, how many carriages, how many banquets the man gave—always, and not one exception for the last 60 years, either directly or indirectly extravagance the cause.

Now for the elegances and the refinements and the decorations of life. I cast my vote. While I am considering this subject a basket of flowers is handed in—flowers paradisiacal in their beauty. White calla with a green background of begonia. A cluster of heliotropes nestling in some geranium. Sepal and perianth bearing on them the marks of God's finger. When I see that basket of flowers, they persuade me that God loves beauty and adornment and decoration. God might have made the earth so as to supply the gross demands of sense, but left it without adornment or attraction. Instead of the variegated colors of the seasons the earth might have worn an unchanging dull brown. The tree might have put forth its fruit without the prophecy of leaf or blossom. Niagara might have come down in gradual descent without thunder and winged spray.

Look out of your window any morning after there has been a dew, and see whether God loves jewels. Put a crystal of snow under a microscope and see what God thinks of architecture. God commanded the priest of olden time to have his robe adorned with a wreath of gold and the hem of his garment to be embroidered in pomegranates. The earth sleeps and God blankets it with the brilliant of the night sky. The world wakes, and God washes it from the burnished laver of the sunrise. So I have not much patience with a man who talks as though decoration and adornment and the elegances of life are a sin when they are Divinely recommended. But there is a line to be drawn between adornment and decorations that we can afford and those we cannot afford, and when a man crosses that line he becomes culpable. I cannot tell you what is extravagant for you. You cannot tell me what is extravagant for me. What is right for a queen may be squandering for a duchess. What may be economical for you, a man with larger income, will be wicked for me, with smaller income. There is no iron rule on this subject. Every man before God and on his knees must judge what is extravagance, and when a man goes into expenditures beyond his means he is extravagant. When a man buys anything he cannot pay for, he is extravagant.

There are families in all our cities who can hardly pay their rent and who owe all the merchants in the neighborhood and yet have an apparel unfit for their circumstances and are all the time sailing so near shore that business misfortune or an attack of sickness prepares them for pauperism. You know very well there are thousands of families in our great cities who stay in neighborhoods until they have exhausted all their capacity to get trusted. They stay in the neighbor-

hood until the druggists will let them have no more medicines, and the butchers will sell them no more meat, and the bakers will sell them no more bread, and the groceryman will sell them no more sugar. Then they find the region unhealthy, and they hire a carman, whom they never pay, to take them to some new quarters where the merchants, the druggists, the butchers, the bakers and the groceryman come and give them the best rounds of beef and the best sugars and the best merchandise of all sorts until they find out that the only compensation they are going to get is the acquaintance of such thieves in all our big cities. You see I call them by the right name, for if a man buys anything he does not mean to pay for he is a thief.

Of course sometimes men are flung of misfortunes and they cannot pay. I know men who are just as honest as having failed as other men are honest in succeeding. I suppose there is hardly a man who has gone through life but there have been some times when he has been so hurt by misfortune he could not meet his obligations, but all that I put aside. There are a multitude of people who buy that which they never intend to pay for, for which there is no reasonable expectation that they will ever be able to pay. Now, if you have become oblivious of honesty and mean to defraud, why not save the merchant as much as you can? Why not go some day to his store and when nobody is looking just shoulder the ham or the spare rib and in modest silence steal away? That would be less criminal, because in the other way you take not only the man's goods, but you take the time of his accountant and you take the time of his messenger who brought you the goods. Now, if you must steal, steal in a way to do as little damage to the trader as possible.

John Randolph arose in the American senate when a question of national finance was being discussed, and, stretching himself to his full height, in a shrill voice he cried out: "Mr. Chairman, I have discovered the philosopher's stone, which turns everything into gold—pay as you go!" Society has got to be reconstructed on this subject or the seasons of defalcation will continue to repeat themselves. You have no right to ride in a carriage for which you are hopelessly in debt to the wheelwright who furnished the landau, and to the horse dealer who provided the blooded span, and to the harness maker who caparisoned the gay steeds, and to the liverman who has provided the stabling, and to the driver who with rosetted hat, sits on the coach box.

Oh, I am so glad when it is not the absolute necessities of life which send people out into dishonesties and fling them into misfortunes. It is almost always the superfluities. God has promised us a house, but not a palace; raiment, but not chinchilla; food, but not canvasback duck. I am yet to see one of these great defalcations which is not connected in some way with extravagance.

Extravagance accounts for the disturbance of national finances. Aggregations are made up of units, and when one-half of the people of this country owe the other half how can we expect financial prosperity? Again and again at the national election we have had a spasm of virtue, and we said: "Out with one administration and in with another and let us have a new deal of things and then we will get all over our perturbation." I do not care who is president or who is secretary of the treasury or how much breadstuffs go out of the country or how much gold is imported until we learn to pay our debts and it becomes a general theory in this country that men must buy no more than they can pay for. Until that time comes there will be no permanent prosperity. Look at the pernicious extravagance. Take the one fact that New York every year pays \$3,000,000 for theatrical amusements. While once in awhile a Henry Irving or an Edwin Booth or a Joseph Jefferson thrills a great audience with tragedy, you know as well as I do that the vast majority of the theaters are as debased as debased they can be, as unclean as unclean they can be and as damnable as damnable they can be. Three million dollars, the vast majority of those dollars going in the wrong direction.

Over a hundred millions paid in this country for cigars and tobacco a year. About \$2,000,000,000 paid for strong drink in one year in this country. With such extravagance, pernicious extravagance, can there be any permanent prosperity? Business men, cool-headed business men, is such a thing a possibility? These extravagances also account, as I have already hinted, for the positive crimes, the forgeries, the abscondings of the officers of the banks. The store on the business street swamped by the residence on the fashionable avenue. The father's, the husband's craft capsize by carrying too much domestic sail. That is what springs the leak in the merchant's money till. That is what cracks the pistol of the suicides. That is what tears down the banks. That is what stops insurance companies. That is what halts this nation again and again in its triumphal march of prosperity. In the presence of the American people so far as I can get their attention I want to arraign this monster curse of extravagance, and I want you to pelt it with your scorn and hurl at it your anathema.

How many fortunes every year wrecked on the wardrobe. Things have got to such a pass that when we cry over our sins in church we wipe the tears away with a \$150 pocket handkerchief! I show you a domestic tragedy in five acts:

Act the first—A home, plain and beautiful. Enter newly married pair. Enter contentment. Enter as much happiness as ever gets in one home.

Act the second—Enter discontent. Enter desire for larger expenditure. Enter envy. Enter jealousy.

Act the third—Enter the queenly dressmakers. Enter the French milliners. Enter all costly plate and all great extravagance.

Act the fourth—Tiptop of society. Princesses and princesses of upper tenor floating in and out. Everything on a large and magnificent scale. Enter contempt for other people.

Act the fifth and last—Enter the assignee. Enter the sheriff. Enter the creditors. Enter humiliation. Enter wrath of God. Enter the contempt of society. Enter ruin and death. Now drop the curtain. The play is ended, and the lights are out. I call it a tragedy. That is a misnomer. It is a farce.

Extravagance counts for much of the pauperism. Who are these people whom you have to help? Many of them are the children of parents who had plenty, lived in luxury, had more than they needed, spent all they had, spent more, too; then died and left their families in poverty. Some of those who call on you now for aid had an ancestry that supped on burgundy and woodcock. I could name a score of men who have every luxury. They smoke the best cigars, and they drink the finest wines, and they have the grandest surroundings, and when they die their families will go on the cold charity of the world. Now, the death of such a man is a grand larceny. He swindles the world as he goes into his coffin, and he deserves to have his bones sold to the medical museum for anatomical specimens, the proceeds to furnish bread for his children.

I know it cuts close. I did not know but some of you in high dudgeon would get up and go out. You stand it well! Some of you make a great swash in life, and after awhile you will die, and ministers will be sent for to come and stand by your coffin and lie about your excellences. But they will not come. If you send for me, I will tell you what my text will be: "He that provideth not for his own household, is worse than an infidel." And yet we find Christian men, men of large means, who sometimes talk eloquently about the Christian church and about civilization, expending everything on themselves and nothing on the cause of God, and they crack the back of their Palais Royal glove in trying to hide the one cent they put in the Lord's treasury. What an apportionment! Twenty thousand dollars for ourselves and one cent for God. Ah, my friends, this extravagance accounts for a great deal of what the cause of God suffers.

And the desecration goes on, even to the funeral day. You know very well there are men who die solvent, but the expenses are so great before they get underground they are insolvent. There are families that go into penury in wicked response to the demands of this day. They put in casket and tombstone that which they ought to put in bread. They wanted bread; you gave them a tombstone.

And then look how the cause of God is impoverished. Men give so much sometimes for their indulgences they have nothing for the cause of God and religion. Twenty-two million dollars expended in this country a year for religious purposes! But what are the twenty-two millions expended for religion compared with the hundred millions expended on cigars and tobacco and then two thousand millions of dollars spent for rum? So a man who had a fortune of \$750,000, or what amounted to that, in London spent it all in indulgences, chiefly in gluttonies, and sent hither and yon for all the delicacies, and often had a meal that would cost \$100 or \$200 for himself. Then he was reduced to a guinea, with which he bought a rare bird, had it cooked in best style, ate it, took two hours for digestion, walked out on Westminster bridge and jumped into the Thames—on a large scale what men are doing on a small scale.

Oh, my friends, let us take our stand against the extravagances of society. Do not pay for things which are frivolous when you may lack the necessities. Do not put one month's wages or salary into a trinket, just one trinket. Keep your credit good by seldom asking for any. Pay! Do not starve a whole year to afford one Belshazzar's carnival. Do not buy a coat of many colors and then in six months be out at the elbows. Flourish not, as some people I have known, who took apartments at a fashionable hotel and had elegant drawing-rooms attached and then vanished in the night, not even leaving their compliments for the landlord. I tell you, my friends, in the day of God's judgment we will not only have to give an account for the way we made our money, but for the way we spent it. We have got to leave all the things that surround us now.

Alas, if any of you in the dying hour felt like the dying actress who asked that the casket of jewels be brought to her and then turned them over with her pale hand and said: "Alas, that I have to leave you so soon!" Better in that hour have one treasure of Heaven than the bridal trousseau of a Marie Antoinette or to have been seated with Caligula at a banquet which cost its thousands of dollars or to have been carried to our last resting place with senators and princes as pallbearers. They that consecrate their wealth, their time, their all, to God shall be held in everlasting remembrance, while I have the authority of this book for announcing that the name of the wicked shall rot.

Just so. "She winked at you, eh? Well what followed?" "I did."—Town Topics.

HOW DISEASES GROW.

The Natural History of Microorganisms Which Flourish in the Earth.

Some novel observations on one of the most interesting problems connected with the prevalence of zymotic disease—namely, the natural history of the microorganisms in the ground—will be found in the medical supplement to the annual report of the local government board, says the London Standard. Certain forms of disease are said to be endemic in particular countries and localities—by which is meant that they are never wholly absent. Typhoid fever, for instance, is endemic in most quarters of the globe, but much more so in some places than in others. Diphtheria, again, is always more or less prevalent in all western countries, plague is believed to have several endemic centers, and cholera is never absent from some parts of India. Probably all infectious diseases are endemic somewhere. From these natural bases, so to speak, they are liable to spread from time to time and develop into epidemic proportions. It is obviously important to know what are the conditions which favor the persistence of a disease in this locality and its absence from that.

The problem may be studied in two ways; on a large scale by observing the geographical distribution and the general conditions accompanying prevalence; or on a microscopical scale by investigating the relations between the specific microorganisms and their environment, in which the soil appears to be an important element. In the latter field the research department of the local government board has already done some valuable pioneer work, which is continued by Dr. Sidney Martin and Dr. Houston in the present report. The microorganism selected for investigation is the too familiar typhoid bacillus. It is almost ubiquitous, but it haunts certain spots with remarkable persistence. An instance is the town of Chichester, where it recurs year after year in particular areas, which do not appear to differ as regards their general sanitary conditions from other areas that are not so affected. It has been previously shown that the typhoid bacillus will grow readily in some kinds of soil when it has been "sterilized," or freed from the presence of other bacteria. It will live and multiply in earth obtained from cultivated areas, gardens, and the surroundings of houses, when a certain amount of water and organic matter is present. In such a medium it has been found alive after the lapse of more than a year, and even after the earth has been dried to powder at a low temperature.

On the other hand, in "virgin" soils—that is, earth which has never been cultivated, or manured, and is mostly of a sandy or peaty nature—it will not grow, and dies out in a short time. Nor will it thrive in cultivated soil which has not been sterilized, and consequently contains the natural bacteria. Dr. Sidney Martin's more recent experiments have been directed to the elucidation of this point. It appears that too much moisture is bad for the bacillus. If the earth is kept drier it does not die at once, but lives, at least, for a week or two. After that it disappears, perishing, apparently, in a struggle for existence with the soil microbes. The latter, however, do not have it all their own way, for some of them succumb to the typhoid bacillus, while others are too strong for it. Nine varieties were matched against it under different conditions; some would beat it every time at high or low temperatures, either in solid or liquid media. In other cases a change of temperature made a difference and enabled the typhoid champion to win. There is some reason to believe that its most formidable antagonists are the putrefactive bacteria, which increased pari passu with its disappearance. It is a fascinating study, and a promising though a very difficult field of research. At present little more than a beginning has been made, but the foregoing observations suggest the possibility of important discoveries. The results are in a measure surprising, as they appear to contradict the current view, derived from observations on a large scale, that the endemic persistence of typhoid fever is favored by soil saturated with sewage and putrefactive matter. Investigations into the particular case of Chichester have led to negative results. No essential difference has been made out between the soils of the fever and the non-fever areas.

Ex-Aspirating. A young man blessed with a nice tenor voice, seriously marred by his defective enunciation, was asked at a "smoker" to favor the company with a song. He gave a very fair rendition of the once popular "Happy Be Thy Dreams," but did not aspire the "after" once. When he had finished he resumed his seat, which was next to the one occupied by a bald-headed old man, who bluntly remarked: "You have a good voice, young man, but you didn't sound one single 'h'—and the song's full of 'em.'" "I beg your pardon, sir," retorted the vocalist with dignity, "you are mistaken; it doesn't go any 'gher than G!'"—London King.

Siberian Farm Life. The most characteristic feature of Siberian farm life is that the farmers live not scattered all over the country, remote from neighbors, but in villages as near as possible to the land they are cultivating.—Little Chronicle.

An Icy Smile. The smile of adversity is rather icy.—Chicago Daily News.



Getting Impatient.

Spinkers—Really, Mr. Spruds, I'm very sorry, but I can't pay that bill so-day.

Spudds—This is about the twentieth time I've called with this bill. I'd like to know what your prospects are, anyway.

"Oh, they are bright, very bright. You know, I have a rich old uncle."

"I've heard so."

"I'm his heir."

"So they say."

"It's true, too. He's coming to see us next week."

"All right. Here's ten cents to buy rat poison."—N. Y. Weekly.

Nothing to Fight Over.

"He was a philanthropist, they say," suggested the casual caller, speaking of a man who had recently died.

"Well, he may have done good with his money in his lifetime," replied the legal luminary, bitterly, "but he has demonstrated that he was no friend to the lawyers."

"In what way?"

"He left no will."—Chicago Post.

In a Flourishing Condition.

Old-Fashioned Pastor—You observe no falling off in spirituality in your congregation, I hope?

Popular Young Clergyman—I think our congregation has never been as active in church work as now. The ladies' ice cream socials are excellently attended, and our last rummage sale realized nearly \$375 for the organ fund.—Chicago Tribune.

Good Advice.

The world is full of "has-beens," On which the people frown; Nobody cares how high you were, After you've tumbled down. So get out and hustle for yourself, Or on pay day you'll be missed; The mill will only grind for you While you supply the grist.—Chicago Daily News.

FORTUNATE FOR HER.

"Wot! your ole man gave you a black eye? Oh, the brute! I must say my ole man's very good that way; 'e never 'ts me—where it can be seen."—Ally Sloper.

The Usurper.

Love is the bird of song that builds The nest where hopes begin. And jealousy is the jay that comes To hatch her brood therein.—Chicago Record-Herald.

Not a Serious Loss.

Miss Clara (to Featherly, who is making an evening call)—Poor little Bobby swallowed a penny to-day, and we've all been so much worried about it.

Featherly (somewhat at a loss for words of encouragement)—Oh, I—er—wouldn't worry, Miss Clara; a penny is not much.—Tit-Bits.

A Dangerous Person.

Landlord Pettyville Tavern—A feller that claimed to be a side show glass-eater was arrested here last week.

Drummer—On what charge? Landlord Pettyville Tavern—Wal, so many people here live in glass houses that the sheriff thought he wasn't a safe person to be permitted to run at large.—Pack.

He Meant It.

Fred—Heavens, man! Why on earth did you say that Miss Jones' voice should be cultivated abroad? She positively has no voice; and you ought to know it, living in the same flats with her.

Bert—That's why I advised that her voice be cultivated abroad.—Leslie's Weekly.

An Ill-Expressed Idea.

"How much is that employe short?" inquired the commercial acquaintance.

"Short!" echoed the bank director. "We're the ones who are short. He is away ahead of the game."—Washington Star.

Queer People.

"Yes, I'm pretty well fixed," remarked the western millionaire. "I began life a barefoot boy and—"

"Of course, but is that unusual out your way?"

"Well, yes. I'm rather an exception."

"Well, well! I know it's quite common in the west for one to die with his boots on, but I didn't know you folks were born that way, too."—Philadelphia Press.

The Mercenary Bard.

"I seek," the modern poet sings, "Nor fame, nor pomp and show, Nor other such ideal things— I'm hustling for the dough!"—St. Louis Post-Dispatch.

HARD ON THE DOCTOR.



Doctor—Brain fog, overworked; you should have called me in sooner. Wife—While he had any sense left he wouldn't have a doctor.—Moonshine.

Wisdom.

Would he have his poems read. Wise the youthful bard who sends Not his book unto his friends But his enemies instead.—Judge.

Diplomacy.

Mrs. Phoxy—Why did you tell the doctor you had corned beef and cabbage for dinner yesterday? You know you never eat such common food as that.

Mr. Phoxy—I know, but if I had told him what I had really eaten he would boost his bill up accordingly.—Philadelphia Press.

Dear Girl.

Papa—There, there! You needn't kiss me any more. Tell me what you want. Out with it.

Daughter—I don't want anything. I want to give you something.

Papa—You do? What? Daughter—A son-in-law. Jack asked me to speak to you about it.—Albany Times-Union.

Wanted—Newer, Truer Maxims.

Mr. Schermerhorn—I hope you had the new girl clean up the halls, Lohelia. You know, "A new broom sweeps clean."

Mrs. Schermerhorn (wearily)—Not in this instance. She said she wasn't going to clean up any of the former girl's dirt!—Brooklyn Eagle.

Two Birds with One Stone.

Two objects women have in view "When giving their 'at homes' or 'teas.' To send out invitations to Their friends and snub their enemies."—Philadelphia Press.

NO CONCEPT IN HIM.



Lieutenant—Miss Ella, will you permit me to adorn your home for a little while?—Megendorfer Blatter.

Too Much.

I begged Marie to smile on me. For I with love was daff. She smiled! She more than smiled, for she Just held her sides and laughed.—Philadelphia Press.

An Explanation.

"Seehere!" exclaimed an angry man to a horse dealer, "you said this horse I bought of you yesterday hadn't a single fault, and now I find he is blind in one eye."

"Oh," replied the dealer, calmly, "that's not a fault; it's a misfortune."—Chicago Daily News.